GOVERNMENT OF INDIA
ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA

UNSTARRED QUESTION NO:2211
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Digital Literacy
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Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

Will the Minister of Electronics and Information Technology be pleased to state:
(a) whether there is a growing concern among people to use online transactions, electronic payment and other internet based communications due to digital illiteracy;
(b) if so, the steps being taken by the Government to promote digital literacy;
(c) the details of cyber crimes reported during the last three years in the country and the present status of the said crimes;
(d) whether the Government has taken any steps to tackle cyber crime incidents with stringent cyber laws to regulate transactions on the net; and
(e) if so, the details thereof

Answer

(a) and (b): The Government, to address various concerns of people regarding online transactions, electronic payment and other internet based communications, has taken up the following steps:
â€¢ 'Digital Finance for Rural India: Creating Awareness and Access through Common Service Centres(CSCs)' under the Digital Saksharta Abhiyan (DISHA) has been initiated in November 2016 for conducting awareness sessions on digital finance options available for rural citizens as well as enabling various mechanisms of digital financial services such as Unstructured Supplementary Service Data(USSD), Unified Payment Interface (UPI), Cards/Point of Sales(PoS), Aadhaar Enabled Payment System(AEPS), eWallet etc. As on 10.03.2017, around 2 crore beneficiaries and around 9.93 lakh Merchants have been trained/enabled under this programme. Further, sensitization drives have been carried out at 650 Districts and 5,735 Blocks throughout the country.
â€¢ In addition to this, following initiatives have been taken for creating awareness amongst citizens:
- A 24-hour TV channel named "DigiShala" and a website called "www.cashlessindia.gov.in", dedicated for facilitating awareness to citizens on cashless payment options and their use, have been launched on 9th December, 2016.
- DigiDhan Melas: The DigiDhan Mela brings together various stakeholders of digital payment systems such as banks, e-wallet operators, telecom providers and institutions like Unique Identification Authority of India (UIDAI), Common Services Centres(CSCs) and National Payments Corporation of India (NPCI) to promote digital payments. The objective is to enable citizens and merchants to undertake real time digital transactions and encourage them to use digital platforms for day to day transactions.
- A Two day awareness camp 'DigiDhan Mela' was organised on 17th -18th December, 2016 at Major Dhyanchand National Stadium, Delhi, to mark the start of the urban campaign to promote digital payments
- Lucky Grahak Yojana/ Digi-Dhan Vyapar Yojana: The Government has launched the Lucky Grahak Yojana for consumers and Digi-Dhan Vyapar Yojana for merchants. These schemes provide daily and weekly awards to citizens and merchants for undertaking digital transactions through Rupay cards, AEPS, UPI Apps and USSD. The objective is to incentivise citizens and merchants to adopt digital payment platforms. As on 10.03.2017, 11.72 lakh consumers and 65,000 merchants have been declared as winner under these schemes.
- The DigiDhan Melas are being organised in 100 cities till 14th April, 2017. MeitY has launched a website www.digidhan.mygov.in which provides the latest updates on demonetisation and the consumer and merchants can check the rewards under the LuckyGrahak and Digidhan Vypar Yojana. As on 28.02.2017, more than 11.6 lakh citizens / merchants have participated in the DigiDhan Melas.
â€¢ A project titled "On-boarding of self-organised small and medium business/ traders on digital payment initiatives" has been approved for implementation by National Institute of Electronics and IT (NIELIT) covering small and medium size unorganized/self-organized business/traders.
â€¢ The Government has recently approved a scheme titled "Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)" to usher in digital literacy in rural India by covering 6 crore rural households by 31.03.2019. Under this programme, besides digital literacy, the citizens would also be provided training on undertaking cashless transactions through mobile phone.
â€¢ Government has launched a new digital payment app named "BHIM - Bharat Interface for Money". This is a unified app for UPI through which the users can make simple, easy and quick payment transactions using Unified Payments Interface (UPI).
(c), (d) and (e):
â€¢ As per the data maintained by National Crime Record Bureau (NCRB), a total of 5693, 9622 and 11592 cyber crime cases were registered during the years 2013, 2014 and 2015 respectively.
â€¢ As per the information reported to and tracked by Indian Computer Emergency Response Team (CERT-In), a total no. of 44679, 49455 and 39730 cyber security incidents were observed during the year 2014, 2015 and 2016 (till October) respectively. The types of cyber security incidents include phishing, scanning/probing, website intrusions and defacements, virus/malicious code, Denial of Service attacks, etc. Over a period of time, the nature and pattern of incidents have become more sophisticated and complex.
â€¢ Government has taken several steps to tackle the cyber crime incidents on the Internet. The details are at Annexure.
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Annexure
Steps taken by the Government to tackle the cyber crime incidents on the Internet
(i) The IT Act, 2000 provides a comprehensive legal framework to address the issues connected with cyber crime, cyber attacks and security breaches of information technology infrastructure.

(ii) Ministry of Electronics & Information Technology (MeitY) has recently notified the scheme for evaluating any Department, body or agency of the Central Government or a State Government to notify them as Examiner of Electronic Evidence under section 79A of IT Act, 2000.
(iii) Indian Computer Emergency Response Team (CERT-In) issues alerts and advisories regarding latest cyber threats and countermeasures on regular basis. CERT-In has issued 21 advisories since Nov 27, 2016 for security safeguards covering Point of Sale (POS), Micro ATMs, electronic Wallets, online banking, smart phones, unified payment interface, Unstructured Supplementary Service Data (USSD), RuPay, SIM cards, wireless access points / routers, mobile banking, cloud and Aadhaar Enabled Payment System (AEPS). Advisory has also been sent by CERT-In to RBI, National Payment Corporation of India (NPCI) and Payment Card Industry Organizations covering precautions to be taken to avoid similar attacks as those that occurred recently with credit / debit cards.
(iv) CERT-In is conducting cyber security trainings for IT / cyber security professionals including Chief Information Security Officers (CISOs) of Government and critical sector organizations. 18 such training programs were conducted covering 580 participants during the year 2016. In addition 2 workshops on security of digital payments systems have been conducted for stakeholder organisations covering 110 participants.
(v) Cyber Crime Cells have been set up in all States and Union Territories for reporting and investigation of Cyber Crime cases.
(vi) With respect to the banking sector, in order to focus more attention on IT related matters, RBI has taken various action which includes;
â€¢ RBI has set up a Cyber Security and IT Examination (CSITE) cell within its Department of Banking Supervision in 2015.
â€¢ The Bank has issued a comprehensive circular on Cyber Security Framework in Banks on June 2, 2016 covering best practices pertaining to various aspects of cyber security.
â€¢ RBI carries out IT Examination of banks separately from the regular financial examination of banks from last year. This examination report has a special focus on cyber security. The reports have been issued to the banks for remedial action.
â€¢ RBI has also set up Cyber Crisis Management Group to address any major incidents reported including suggesting ways to respond and recover to/ from the incidents.
â€¢ Department of Banking Supervision under RBI also conducts cyber security preparedness testing among banks on the basis of hypothetical scenarios with the help of CERT-In.
â€¢ RBI also has set up an IT subsidiary, which would focus, among other things, on cyber security within RBI as well as in regulated entities.
â€¢ RBI has issued circular on 09th December 2016 on Security and Risk mitigation measure for all authorized entities / banks issuing Prepaid Payment Instrument (PPI) in the country.
â€¢ In addition, RBI issues Circulars/advisories to all Commercial Banks on phishing attacks and preventive / detective measures to tackle phishing attacks.
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